

We claim:

1. A system for data recipient invoked electronic transactions comprising:
  - a first network; and
  - a second network; and
  - at least one data recipient computer associated with at least one data recipient and connected to the first network, wherein the at least one data recipient computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one data recipient to send and receive information over the first network; and
  - at least one gateway connected to the first network and a second network wherein the at least one gateway further comprise gateway software for allowing the file exchange between the first and second networks; and
  - at least one data subject network communication device (NCD) associated with at least one data subject and connected to the second network, wherein the at least one data subject NCD further comprises NCD software for accessing and communicating over the second network to the gateway and to send and receive information over the first network;
  - at least one data repository connected to the at least one gateway computer and to the at least one data recipient computer via the first network, wherein the at least one data repository further comprises data repository software, and wherein the client software further comprises instructions for forwarding a data recipient's offer to the at least one data repository via the gateway computer, the second network, and the NCD software and the data repository software further comprises instructions for gathering information to complete a transaction.
2. The system in accordance with claim 1, wherein the data repository further comprises instructions to send the purchasing information to the at least one data recipient computer.

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3. The system in accordance with claim 1, wherein the first network is selected from group consisting of the Internet, intranet, local area networks (LANS), and wide area networks (WANS), wireless, wireless local loops and cable networks.
4. The system in accordance with claim 1, wherein the second network is selected from group consisting of the Internet, intranet, local area networks (LANS), and wide area networks (WANS), wireless, wireless local loops, and cable networks.
5. The system in accordance with claim 1, wherein the second network is a wireless network and the gateway computer software comprises a wireless application protocol interface.
6. The system in accordance with claim 1, wherein the client software and the NCD software send and receive files in a common computer language.
7. The system in accordance with claim 6, wherein the common computer language is selected from a group consisting of HTML, XML, and WML.
8. The system in accordance with claim 1, wherein the NCD software further comprises a translator for reading and writing files in the native language of the NCD software, and read and write files in the native language of the client software.
9. The system in accordance with claim 1, wherein the gateway software further comprises a translator for reading and writing files in the native language of the NCD software and read and write files in the native language of the client software.
10. The system in accordance with claim 1, wherein the client software further comprises a translator for reading and writing files in the native language of the client software, and for reading and writing files in the native language of the NCD software.

11. The system in accordance with claim 1 wherein the data repository is connected to the gateway computer via the first network.
12. The system in accordance with claim 1 wherein the data repository is co-located with and directly connected to the gateway computer.
13. The system in accordance with claim 1, wherein the client software further comprises instructions for instructing the data subject NCD software to forward the data recipient's offer to the data repository and to send a message to the data repository indicating whether a NCD software identifier is present in the data subject's NCD software, and wherein the presence of a NCD software identifier indicates whether the data subject's NCD software was previously used in conjunction with the system.
14. The system in accordance with claim 13, wherein the NCD software identifier is a cookie.
15. The system in accordance with claim 13, further comprising a data subject data structure which further comprises information pertaining to previous transactions by at least one registered data subject, and wherein a registered data subject is a data subject who has previously registered with the system.
16. The system in accordance with claim 15, wherein the data repository further comprises storage for storing the data subject data structure.
17. The system in accordance with claim 15, further comprising at least one server for storing the data subject data structure.
18. The system in accordance with claim 13, further comprising a data recipient data structure which further comprises label-value pairs which represent data recipient information that is necessary to identify the data recipient and the data recipient

computer.

19. The system in accordance with claim 18, wherein the data recipient information further comprises contact information, data recipient identification number, at least one network location for the data recipient computer, accepted payment card types, accepted currencies, and accepted payment methods.
20. The system in accordance with claim 18, wherein the data repository further comprises storage for storing the data recipient data structure.
21. The system in accordance with claim 18, further comprising at least one server for storing the data recipient data structure.
22. The system in accordance with claim 13, further comprising:
  - a data subject data structure which further comprises information pertaining to previous purchasing transactions by at least one registered data subject, wherein a registered data subject is a data subject who has previously registered with the system; and
  - a data recipient data structure which further comprises label-value pairs which represent data recipient information that identifies the data recipient and the data recipient computer.
23. The system in accordance with claim 22, wherein the data repository software further comprises instructions for selecting a data subject if the NCD software identifier identifies one or more registered data subjects who have used the data subject's NCD software in conjunction with the system.
24. The system in accordance with claim 23, wherein the data repository software further comprises instructions for gathering the transaction information pertaining to the selected registered data subject from the data subject data structure to complete a transaction.
25. The system in accordance with claim 24, wherein the data repository software further comprises instructions for selecting the transaction information for a

selected registered data subject that is acceptable to the data recipient based on the data recipient information in the data recipient data structure.

26. The system in accordance with claim 25, wherein the data repository software further comprises instructions for gathering the transaction information to complete the transaction by prompting the registered data subject for additional information to complete the transaction if the data subject data structure is missing information to complete the transaction.
27. The system in accordance with claim 22, wherein the data repository software further comprises instructions for gathering the information to complete the transaction by prompting the data subject for the information when the data subject is a non-registered data subject.
28. The system in accordance with claim 23, wherein the data repository software further comprises instructions to allow a registered data subject to enter information to identify the registered data subject thereby allowing the data repository software to access the registered data subject's information stored in the data subject data structure if the data repository software did not select the correct registered data subject.
29. The system in accordance with claim 28, wherein the information which can be entered to identify the registered data subject comprises a data subject identification number, email address, and a passphrase.
30. The system in accordance with claim 23, wherein the data repository software further comprises instructions for allowing a registered data subject to enter information to identify the registered data subject thereby allowing the data repository software to access the registered data subject's information stored in

the data subject data structure if the registered data subject was not associated with the data subject's web browser.

31. The system in accordance with claim 30, wherein the information which can be entered to identify the registered data subject comprises a data subject identification number, email address, and a passphrase.
32. The system in accordance with claim 23, wherein the data repository software further comprises instructions for prompting the selected data subject for the data subject's identification number and passphrase if the registered data subject was selected by the data repository software.
33. The system in accordance with claim 27, further comprising a temporary data structure for storing for a limited amount of time information pertaining to a transaction.
34. The system in accordance with claim 1, wherein the data recipient's offer comprises at least a data recipient identifier, a price for the item, a digital signature of the data recipient, and a transaction number.
35. The system in accordance with claim 34, wherein the data recipient's offer further comprises a final price indicator which indicates that the price for an item is not final.
36. The system in accordance with claim 35, wherein the data repository software further comprises instructions which communicate the data subject's shipping address information to the data recipient computer for calculating the final price for the item if the final price indicator indicates that the price for an item is not final.
37. The system in accordance with claim 36, wherein the data subject's shipping

address information communicated to the data recipient further comprises the city, state, country and mail code of the data subject's shipping address.

38. The system in accordance with claim 36, wherein the data recipient computer further comprises instructions for calculating the final price for the item being purchased based on the data subject's shipping address information.
39. The system in accordance with claim 36, wherein the data subject's shipping address information communicated to the data recipient further comprises the shipping means.
40. The system in accordance with claim 39, wherein the data recipient computer further comprises instructions for calculating the final price for the item being purchased based on the data subject's shipping address information.
41. The system in accordance with claim 36, wherein the data subject's shipping address is the email address where the item is being sent for items which can be delivered over the network.
42. The system in accordance with claim 27, wherein the data repository software further comprises instructions to set a flag if a non-registered data subject elects to become a registered data subject.
43. The system in accordance with claim 42, wherein the data repository software further comprises instructions to prompt a non-registered data subject for registration information if the flag is set indicating that a non-registered data subject elected to become a registered data subject.
44. The system in accordance with claim 43, wherein the data repository software further comprises instructions to transfer the information stored in the temporary data structure to the data subject data structure when a non-registered data

subject elects to become a registered data subject.

45. The system in accordance with claim 1, wherein the system further comprises a data subject transaction log for recording information relating to a registered data subject's purchasing transactions, and wherein a registered data subject is a data subject who has previously registered with the system.
46. The system in accordance with claim 45, wherein the data repository further comprises storage for storing the data subject transaction log.
47. The system in accordance with claim 45, further comprising at least one server to store the data subject transaction log.
48. The system in accordance with claim 1, further comprising a data recipient transaction log which stores label-value pairs relating to transactions performed by the at least one data recipient.
49. The system in accordance with claim 48, wherein the data repository further comprises storage for storing the data recipient transaction log.
50. The system in accordance with claim 48, further comprising at least one server for storing the data recipient transaction log.
51. A method for data recipient invoked electronic transactions over a network between at least one data subject having at least one data subject's NCD connected to the network, at least one data recipient having at least one data recipient computer connected to the network, and at least one data repository connected to the network, comprising:
  - requesting a data recipient's offer from at least one data recipient over a network by at least one data subject using a NCD software on at least one data subject's NCD;
  - invoking client software on the at least one data recipient computer in response to the data subject's request for a data recipient's offer, and wherein invoking the client software



further comprises:

connecting the at least one data subject's NCD to the at least one data repository;

invoking the data repository software;

forwarding the data recipient's offer to the least one data repository; and

gathering the purchasing information by the data repository to complete a purchasing transaction.

52. The method in accordance with claim 51, further comprising sending the purchasing information to the at least one data recipient computer.
53. The method in accordance with claim 51, further comprising the client software instructing the data subject NCD software to forward the data recipient's offer to the data repository and sending a message indicating whether a NCD software identifier is present in the data subject's NCD software.
54. The method in accordance with claim 53, wherein the sending of a message indicating whether a NCD software identifier is present in the data subject's NCD software further comprises the client software instructing the NCD software to forward a message and wherein the NCD software identifier is a cookie.
55. The method in accordance with claim 53, further comprising selecting a registered data subject if the NCD software identifier indicates a plurality of registered data subjects who have used the data subject's NCD software, and wherein a registered data subject is a data subject who has previously registered with the system.
56. The method in accordance with claim 55, further comprising accessing a data recipient data structure to determine the purchasing information the at least one data recipient requires to complete a purchasing transaction.
57. The method in accordance with claim 56, further comprising accessing a data

subject data structure to gather the purchasing information the at least one data recipient requires to complete a purchasing transaction.

58. The method in accordance with claim 57, further comprising prompting the registered data subject for additional purchasing information to complete a purchasing transaction if the data subject data structure is missing purchasing information which is necessary for the at least one data recipient to complete a purchasing transaction.
59. The method in accordance with claim 51, further comprising prompting the data subject for the purchasing information when the data subject is a non-registered data subject.
60. The method in accordance with claim 57, further comprising a registered data subject entering identifying information to allow a registered data subject to identify the registered data subject thereby allowing the data repository software to access the registered data subject's information from the data subject data structure if the data repository software did not select the registered data subject.
61. The method in accordance with claim 60, wherein entering the identifying information further comprises a data subject entering the data subject's identification number, email address, and a passphrase.
62. The method in accordance with claim 57, further comprising a registered data subject entering identifying information to allow a registered data subject to identify the registered data subject thereby allowing the data repository software to access the registered data subject's information from the data subject data structure if the registered data subject is not associated with the data subject's web browser.

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63. The method in accordance with claim 62, wherein entering the identifying information further comprises a data subject entering the data subject's identification number, email address, and a passphrase.
  64. The method in accordance with claim 57, further comprising prompting the selected registered data subject to enter the data subject's identification number and passphrase when the registered data subject was selected by the data repository software.
  65. The method in accordance with claim 59, further comprising storing the data subject's purchasing information in a temporary data structure when the data subject is a non registered data subject.
  66. The method in accordance with claim 65, further comprising transferring the data subject's purchasing information from the temporary data structure when a non-registered data subject elects to become a registered data subject.
  67. The method in accordance with claim 57, further comprising sending the data subject's shipping address information to the data recipient computer when a final price indicator in the data recipient's offer indicates that the price for an item is not final.
  68. The method in accordance with claim 67, wherein sending the data subject's shipping address further comprises sending the data subject's city, state, country and mail code.
  69. The method in accordance with claim 67, further comprising the data recipient computer calculating a final price based on the data subject's shipping address.
  70. The method in accordance with claim 51, further comprising recording information relating to a registered data subject's purchasing transactions,

wherein a registered data subject is a data subject who has previously registered with the system.

71. The method in accordance with claim 51, further comprising recording label-value pairs relating to transactions performed by the at least one data recipient.

72. A system for data recipient invoked electronic transaction for gathering information to complete a transaction comprising:

a network;

at least one data subject's NCD for operation by a data subject desiring to purchase an item;

at least one data recipient computer; and

at least one data repository;

said data subject's NCD, data recipient computer and data repository being interconnected by the network;

said data recipient computer being programmed to receive a data subject's request for a data recipient's offer to purchase an item, and to cause a data recipient's offer further comprising a transaction number associated with the data recipient offer to be sent to the data subject;

said data repository being programmed to receive the transaction number and to gather and send the purchasing information to the data recipient computer to complete the purchasing transaction; and

said data recipient computer being further programmed to process the purchasing information to complete the purchasing transaction.

73. A system for accessor invoked software to allow the electronic delivery of information comprising:

an accessee computer associated with at least one accessee and connected to the network, wherein the accessee computer further comprises a NCD software which allows the accessee to access and communicate over the network;

an accessor computer associated with at least one accessor and connected to the network, wherein the accessor computer further comprises web server software which operates a

web page and client software which allows the at least one accessor to send and receive information;

at least one information server connected to the accessee computer via the network and to the accessor computer via the network, wherein the at least one information server further comprises information server software for gathering the purchasing information to complete a transaction, wherein when the at least one accessee makes a data request from the accessor, the client software is initiated thereby connecting the accessee computer to the at least one information server and forwards the accessee's data requests to the at least one information server via the accessee's web browser wherein the information server software gathers the data request information to complete the data request.

74. The system in accordance with claim 73, wherein the information server software further comprises instructions to send the data request information to the accessor for processing.
75. The system in accordance with claim 73 wherein the network is selected from group consisting of the Internet, intranet, local area networks (LANS), and wide area networks (WANS).
76. The system in accordance with claim 73, wherein the client software further comprises instructions for instructing the accessee NCD software to forward the accessor's data request to the at least one information server and to send a message to the information server indicating whether a NCD software identifier is present in the accessee's web browser, and wherein the presence of a NCD software identifier indicates whether the accessee's web browser was previously used in conjunction with the system.
77. The system in accordance with claim 76, wherein the NCD software identifier is a cookie.

78. The system in accordance with claim 76, further comprising an accessee data structure which further comprises information pertaining to previous transactions by at least one registered accessee, and wherein a registered accessee is an accessee who has previously registered with the system.
79. The system in accordance with claim 78, wherein the information server further comprises storage for storing the accessee data structure.
80. The system in accordance with claim 78, wherein the system further comprises at least one server for storing the accessee data structure.
81. The system in accordance with claim 76, wherein the system further comprises an accessor data structure which further comprises label-value pairs which represent accessor information that is necessary to identify the accessor and the accessor computer.
82. The system in accordance with claim 81, wherein the accessor information further comprises contact information, accessor identification number, and at least one network location for the accessor computer.
83. The system in accordance with claim 81, wherein the information server further comprises storage for storing the accessor data structure.
84. The system in accordance with claim 81, wherein the system further comprises at least one server for storing the accessor data structure.
85. The system in accordance with claim 76, further comprising:  
an accessee data structure which further comprises information pertaining to previous purchasing transactions by at least one registered accessee, wherein a registered accessee is an accessee who has previously registered with the system and  
an accessor data structure which further comprises label-value pairs which represent accessor information that is necessary to identify the accessor and the accessor computer.

86. The system in accordance with claim 85, wherein the information server software further comprises instructions for selecting an accessee if the NCD software identifier identifies one or more registered accesssees who have used the accessee's web browser in conjunction with the system.
87. The system in accordance with claim 86, wherein the information server software further comprises instructions for gathering the data request information pertaining to the selected registered accessee from the accessee data structure to complete a transaction.
88. The system in accordance with claim 87, wherein the information server software further comprises instructions for selecting the data request information for a selected registered accessee that is acceptable to the accessor based on the accessor information in the accessor data structure.
89. The system in accordance with claim 88, wherein the information server software further comprises instructions for gathering the data request information to complete a transaction by prompting the registered accessee for additional data request information necessary to complete a transaction if the accessee data structure is missing data request information necessary to complete the transaction.
90. The system in accordance with claim 85, wherein the information server software further comprises instructions for gathering the data request information to complete a transaction by prompting the accessee for the necessary data request information when the accessee is a non-registered accessee.
91. The system in accordance with claim 86, wherein the information server software further comprises instructions for allowing a registered accessee to enter

information to identify the registered accessee thereby allowing the information server software to access the registered accessee's information stored in the accessee data structure if the information server software did not select the correct registered accessee.

92. The system in accordance with claim 91, wherein the information which can be entered to identify the registered accessee comprises an accessee identification number, email address, and a passphrase.
93. The system in accordance with claim 86, wherein the information server software further comprises instructions for allowing a registered accessee to enter information to identify the registered accessee thereby allowing the information server software to access the registered accessee's information stored in the accessee data structure if the registered accessee was not associated with the accessee's web browser.
94. The system in accordance with claim 93, wherein the information which can be entered to identify the registered accessee comprises an accessee identification number, email address, and a passphrase.
95. The system in accordance with claim 86, wherein the information server software further comprises instructions for prompting the selected accessee for the accessee's identification number and passphrase if the registered accessee was selected by the information server software.
96. The system in accordance with claim 90, wherein the system further comprises a temporary data structure for storing for a limited amount of time data request information pertaining to a transaction.
97. The system in accordance with claim 74, wherein the accessee's data request

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comprises an accessor id, a digital signature of the accessor, and a transaction number.

98. The system in accordance with claim 90, wherein the information server software further comprises instructions for setting a flag if a non-registered accessee elects to become a registered accessee.

99. The system in accordance with claim 98, wherein the information server software further comprises instructions for prompting a non-registered accessee for registration information if the flag is set indicating that a non-registered accessee elected to become a registered accessee.

100. The system in accordance with claim 99, wherein the information server software further comprises instructions for transferring the information stored in the temporary data structure to the accessee data structure when a non-registered accessee elects to become a registered accessee.

101. The system in accordance with claim 74, wherein the system further comprises an accessee transaction log for recording information relating to a registered accessee's transactions, wherein a registered accessee is an accessee who has previously registered with the system.

102. The system in accordance with claim 101, wherein the information server further comprises storage for storing the accessee transaction log.

103. The system in accordance with claim 101, further comprising at least one server to store the accessee transaction log.

104. The system in accordance with claim 74, further comprising an accessor transaction log which stores label-value pairs relating to transactions performed by the at least one accessor.

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105. The system in accordance with claim 104, wherein the information server further comprises storage for storing the accessor transaction log.
106. The system in accordance with claim 104, further comprising at least one server for storing the accessor transaction log.
107. The system in accordance with claim 74, wherein the accessee is a potential mortgage borrower and the accessor is a mortgage lender.
108. The system in accordance with claim 107, wherein the data request information further comprises the information necessary for the mortgage lender to make a decision on whether to lend money to a borrower.
109. The system in accordance with claim 74, wherein the accessee is a potential student and the accessor is an educational institution.
110. The system in accordance with claim 109, wherein the data request information further comprises the information necessary for the educational institution to make a decision on whether to enroll a potential student at the educational institution.

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111. A method for accessor invoked software to allow the electronic delivery of information over a network between at least one accessee having at least one accessee computer connected to the network, at least one accessor having at least one accessor computer connected to the network, and at least one information server connected to the network, wherein the method comprises:

requesting a data request from at least one accessor over a network by at least one accessee using a NCD software on at least one accessee NCD;

invoking client software on the at least one accessor computer in response to the accessee's request for a accessor's offer, and wherein invoking the client software further comprises:

connecting the at least one accessee computer to the at least one information

server;

invoking the information server software;

forwarding the accessor's offer to the least one information server; and

gathering the purchasing information by the information server to complete a purchasing transaction.

112. The method in accordance with claim 111, further comprising sending the purchasing information to the at least one accessor computer.
113. The method in accordance with claim 111, further comprising the client software instructing the accessee web browser to forward the accessor's data request to the information server and sending a message indicating whether a NCD software identifier is present in the accessee's web browser.
114. The method in accordance with claim 113, wherein the sending of a message indicating whether a NCD software identifier is present in the accessee's NCD software further comprises the client software instructing the NCD software to forward a message and wherein the NCD software identifier is a cookie.
115. The method in accordance with claim 113, further comprising selecting a registered accessee if the NCD software identifier indicates a plurality of registered accessees who have used the accessee's NCD software, and wherein a registered accessee is a accessee who has previously registered with the system.
116. The method in accordance with claim 115, further comprising accessing an accessor data structure to determine the data request information the at least one accessor requires to complete a transaction.
117. The method in accordance with claim 116, further comprising accessing an accessee data structure to gather the necessary data request information the at

least one accessor requires to complete a transaction.

118. The method in accordance with claim 117, further comprising prompting the registered accessee for additional data request information to complete a transaction if the accessee data structure is missing data request information which is necessary for the at least one accessor to complete a transaction.
119. The method in accordance with claim 111, further comprising prompting the accessee for the necessary data request information when the accessee is a non-registered accessee.
120. The method in accordance with claim 117, further comprising a registered accessee entering identifying information to allow a registered accessee to identify the registered accessee thereby allowing the information server software to access the registered accessee's information from the accessee data structure if the information server software did not select the registered accessee.
121. The method in accordance with claim 120, wherein entering the identifying information further comprises the accessee entering the accessee's identification number, email address, and a passphrase.
122. The method in accordance with claim 117, further comprising a registered accessee entering identifying information to allow a registered accessee to identify the registered accessee thereby allowing the information server software to access the registered accessee's information from the accessee data structure if the registered accessee is not associated with the accessee's web browser.
123. The method in accordance with claim 122, wherein entering the identifying information further comprises the accessee entering the accessee's identification number, email address, and a passphrase.

124. The method in accordance with claim 120, further comprising prompting the selected registered accessee to enter the accessee's identification number and passphrase when the registered accessee was selected by the information server software.
125. The method in accordance with claim 119, further comprising storing the accessee's data request information in a temporary data structure when the accessee is a non-registered accessee.
126. The method in accordance with claim 125, further comprising transferring the accessee's data request information from the temporary data structure when a non-registered accessee elects to become a registered accessee.
127. The method in accordance with claim 111, further comprising recording information relating to a registered accessee's transactions, wherein a registered accessee is an accessee who has previously registered with the system.
128. The method in accordance with claim 111, further comprising recording label-value pairs relating to transactions performed by the at least one accessor.

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